

REDACTED

# EXHIBIT A

0907/2024

The Honorable Judge Liman  
United States District Court

Dear Judge Liman,

I am writing this letter to offer my personal perspective on Michael Shvartsman, whom I have had the privilege of knowing for many years. We have been friends since we were teenagers, and over the years, Michael has become more like a big brother to me. I can honestly say that he is one of the most loyal, dependable, and compassionate individuals I have ever known.

Michael has always been a constant and steady presence in my life, and that of many others. Our families share a deep history, going back to our grandparents, who were also acquainted with one another. Throughout all these years, Michael has shown unwavering kindness and commitment to those he cares about, never hesitating to offer support when it is needed the most.

When I went through my divorce, it was Michael who stepped forward to help me navigate the difficult process of adjusting to life as a single parent with small children. In what was an emotionally challenging time for me, Michael was a source of stability and generosity. He even extended a hand to my ex-husband by offering him work, demonstrating his belief in second chances and his willingness to help those in difficult circumstances. Additionally, Michael showed the same level of support for my oldest son, offering to help him find work when he came of age.

Michael has also been a vital part of my life during joyful moments. He was the first one at the hospital when each of my children was born, sharing in those life-changing milestones with me and my family. His support during both the highs and lows of life has meant the world to me.

Michael's loyalty, selflessness, and genuine desire to help others have always been a hallmark of his character. These qualities have made a profound difference in my life and the lives of many others. I know that he is capable of great good, and I truly believe that his actions are not representative of the person I have known for so long.

I respectfully ask that Your Honor consider Michael's lifelong dedication to family, friends, and community as you deliberate on his sentence. I firmly believe that with the right guidance and opportunity, Michael can continue to make positive contributions to society.

Thank you for taking the time to consider my thoughts on behalf of my dear friend.

Sincerely,



Regina Jewett

September 5, 2024

**Jack Ponte**

100 Wolf Creek Cres.  
Maple, ON, L6A 4B9

Dear Judge Liman,

I am writing to you today as a character reference for Michael Shvartsman, who has been my best friend for over 40 years. Throughout these decades, I've had the privilege of knowing Mike as a person of unwavering integrity, kindness, and deep loyalty to the people around him. He is more than just a friend to me—he's been like a brother.

My first memory of Mike is from when we met as kids, heading to overnight camp. I was shy and nervous, not knowing a single person. But before we got on the bus, Mike turned to me with a smile and said, "It's okay, you're with me now." That single moment set the tone for our lifelong friendship—a bond rooted in mutual respect, trust, and a genuine care for each other.

Growing up, I wasn't as fortunate as the others in our circle, but Mike made sure I never felt left out. Whether it was lending me clothes or covering my share of a bill when I was short, he always looked out for me. My parents could never afford to buy me the things my friends had, especially a bike. When Mike received his BMX, a legendary PK Ripper, for his Bar Mitzvah, it was the dream bike every boy in those days. Mike never let anyone ride it—except me. One day, when everyone else was denied a ride, Mike handed me the handlebars and said, "Take it for a spin." That gesture wasn't just about the bike, it was about who Mike was. He always put me first, treating me like the brother I never had.

Mike's nurturing and caring nature didn't just extend to me but to his younger brother Gerald, too. Gerald was often with us because Mike always made sure he was safe and included in all our adventures. Their parents, Klara and Mark, worked very long hours, but Mike stepped up and took on a protective, older brother role without hesitation. The Shvartsman home became like a second home to me. I witnessed firsthand the kindness and respect Mike showed his parents, and I tried to model my own behavior after his.

Even when there was a period of time when we lost regular contact, after Mike and his family moved to Edmonton, we would always reconnect on special occasions like birthdays and holidays, just like family. When they returned to Toronto briefly in 1999, before moving to Florida, they were going through tough times. I remember lending Mike money on my credit card to help them restart life in Miami. I went down for a visit shortly after they moved there. We all slept on air mattresses and reused plastic plates as they settled into a new place, making sure to stretch every dollar. Despite the hardships, Mike made sure to repay the money and even gave me extra as a token of appreciation for the help.

The Shvartsmans were the ones who introduced me to my wife, Ami. We've been happily married for over 21 years, with three beautiful children. Mike was there for me during my most difficult moments, including the passing of my parents. In 2010, after Yom Kippur, Mike rushed to be by my side as my father took his last breaths. Then, in 2013, when my mother passed away unexpectedly in her sleep, Mike chartered a plane from Northern Canada to attend her funeral the very next day. That's the kind of friend Mike has always been—reliable, loyal, and deeply compassionate.

Before starting his own family with Sasha, Mike would visit often to spend time with my children, always eager to have kids of his own. Now, as a father, his love for his children shines through in every conversation we have. Despite the demands of his busy professional life, Michael takes time to connect with me almost every day. Whether it's early morning calls with his kids laughing in the background or thoughtful check-ins when I need advice, Michael always shows up. He's one of the most generous and compassionate people I know—someone whose heart is full of love and whose actions have consistently demonstrated care for those around him.

I am aware of the media reports and the current case involving Mike, but I can only speak from my personal experience. For over 40 years, Mike has been my best friend and one of the kindest, most genuine people I've ever known. Above all his wealth and success, Mike puts family first. Without question, his greatest accomplishment in life has been building a loving family. His devotion to his children and his deep love for his wife Sasha is evident in everything he does. He is a wonderful husband, father, and son, and I am proud to call him my friend. My life is undoubtedly better for having him in it.

Sincerely,

A handwritten signature in black ink, appearing to read "Jack Ponte", with a stylized flourish extending from the end.

Jack Ponte



To Whom It May Concern:

My name is Monique Abitbol. I write this to tell you about my dearest friend Michael Shvartsman. Michael and I met when we were 14 in high school and have been the best of friends ever since. He was my protector in school and has continued to be my protector. Our relationship has always been platonic and to say that I love and cherish my friendship with him is too little

I am a single parent to six beautiful children aged 28, 23, 21, 20 and twins who are 16 years old. I was married to a man for 20 years. My ex-husband abandoned my children and I approximately 11 years ago. He fled to Venezuela and has not made one child or spousal support payment ever. There is currently a warrant out for his arrest.

To say that these have been the most difficult years of our lives is an understatement. When Michael found out the difficulties, I was having keeping everything together he immediately offered me assistance for nothing in return. I was overwhelmed with bills and lawyer fees and dealing with lawyers was something I found difficult.

Michael not only helped me out financially and emotionally through this egregious divorce, but he took over handling my lawyers for me. Always making himself available, using his lawyers as well to help me bring this 10 year divorce proceeding to an end. Had it not been for Michael, I truly don't know how the kids and I would have been able to get through this nightmare.

He has also been a role model for my only son who is now 16. Always giving him pep talks, making himself available to him like a father 24/7 and the same holds true for my 5 daughters. Three of which have now graduated Ivey business schools with honors

If he had not done enough, my beloved father was diagnosed over 2 years ago with advanced pancreatic cancer. Michael used every contact he knew here in Toronto to help me get an appointment with the best doctors even though he knew it was terminal. He was there for me and the kids every step of the way, checking up on us daily. My father was an accountant and handled everything for me after my husband left. When my father died, Michael offered to help me understand how to be independent and I doing well now because of him.

I also want the Court to know something I tell my son...understand that family is everything and I have seen Michael care for his mother and know he is an amazing son and equally amazing father to his own children. I have seen how difficult children being without their father can be and I don't wish that on Michael's children or his wife. I ask the Court to please consider the impact that Michael has made on my life and so many others.

  
Monique Abitbol

## CHABAD HOUSE IN MIAMI BEACH

THE JOHN PAULSON CAMPUS FOR JEWISH LIFE

669 LINCOLN LANE NORTH, MIAMI BEACH, FL 33139

(305) CHABAD-1 | 305 242.2231

September 11, 2024

Hon. Lewis J. Liman  
United States District Court  
Southern District of New York  
Courtroom 15C  
500 Pearl Street  
New York, New York 10007

Dear Your Honorable, Judge Lewis

My name is Rabbi Zev Katz, I have been a practicing Rabbi in Miami Beach for the past 25 (almost 26) years. I have a synagogue located in the heart of Miami Beach in the Lincoln Road area. Our community services the community at large often helping families in need.

We do many events that help the less fortunate year round. As we come upon Rosh Hashanah our goal is to ensure that every Jewish person is not alone. If they won't or can't come to me I go to them. We do everything that we can to ensure that those that wish to practice Judaism are supported and cared for and Michael is one of the supporters that makes that happen. His generosity has allowed us to reach many we might not otherwise. This Rosh Hashanah dinners will be brought in the Synagogue, and we will bring meals to those who cannot travel. Michael has a deep love for those less fortunate and is kind, caring and compassionate. I am grateful to him. Michael is an amazing person and has never said no to helping in any way. I met he and his brother approximately 25 years ago and they have both been with the Synagogue since the beginning. He and his brother were looking to connect and continue to be inspired by religion. Michael, since the beginning, his family has sought out advice and spiritual guidance. Michael is rough around the edges but has a heart of gold. After he married and had children, his spirituality was focused on appreciating the everyday blessings.

After his arrest in this case, he sought counsel, and it is my belief that he is remorseful for his actions and the impact those actions have had on his family. He has always sought to be a model in the community and to his children. I still hold Michael in the highest regard as a dear and close friend. We are all grateful for his generosity and recognize that humans err. His mistakes do not define him as a person. He continues to actively participate in synagogue life and continues to make a meaningful difference.

Not only has Michael been a supporter of the synagogue but he has been a supporter of my family as well. I found out in Dec of 2023 that my 17 year old son was diagnosed with cancer. I didn't know what to do or how to feel. I went to see Michael and I cried and he gave me a hug, became visibly upset and started to cry with me. He asked me how he could help and what he could do. I told him that I needed to spend time at the hospital with our sick child but I wasn't able to and Michael without hesitation made sure that I didn't have to worry about my family and my livelihood during that very difficult time.

I ask the court to please consider leniency in sentencing Michael.

Thank you for your kindness

Sincerely,



Rabbi Zev Katz  
Chabad House in Miami Beach



September 10, 2024

Dear Judge Liman,

My name Klara Shvartsman, I am the mother of Michael and Gerald Shvartsman. I write to you today asking for mercy for both of my children. My children are my life.

I want you to know that they are what keeps me alive. I am 76 years old and have a lot of health issues, diabetes, high blood pressure, high cholesterol among them. I had a heart attack in 2016 and am monitored as I have a stent. I recently fell down in June and since then have had difficulty getting around. My sons care for me, they bring me groceries and medicine and completely oversee my medical care. I rely on them.

My sons are good to their mother because that is how I raised them. They were raised to know that their first obligation is family. It's what made them the wonderful fathers and providers for their wives and my grandchildren.

I wonder if I was too hard on them at times. I lived in USSR under difficult times. I lost my mother when I was 11. She went to the hospital for a minor surgery and never came home, she died when I was 13. By 12, I was cooking, cleaning, working and paying wages to my father as well as caring for my grandmother.

All my life I had wanted to be a doctor, but USSR was not friendly to the Jews and many fled Ukraine beginning in 1972. Life for those left behind became much more difficult. The antisemitism and the way we were treated would never be allowed in this country. Despite everything, I was able to complete a degree in Economics and worked as accountant in Ukraine, but it was not a life I wanted for my children, and we also fled in 1975, ending up in Canada. My degrees were not recognized, and I did not speak the language, so I went to work in a factory. I worked long hours, and it hurt my children to see me so tired. We were treated differently because we were Jewish, and we had to work harder and longer to get ahead.

Gerald, my youngest, on his own went out at the age of 6 and piled papers onto his sled and delivered them for the neighbors. I remember the first time I saw him working I was so surprised as I had never asked him to do such a thing. He would bring me the \$3.00 he made to try to help at home. Gerald is outgoing and friendly, and deep in his heart. He is emotional and he feels a great deal of guilt about how much worry he has caused me.

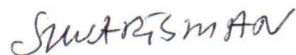
Michael is much softer, quieter but I can see his pain. Michael cared for Gerald and kept him on his own from the time he was a small child. Gerald looked up to him and Michael wanted to be a good role model. The only time we had together was weekends, when my children as early as 7 and 13 would work in the flea market together with me selling jewelry. My children never asked me for a penny no matter how many hours they had to work. A memory of Michael that makes me cry to this

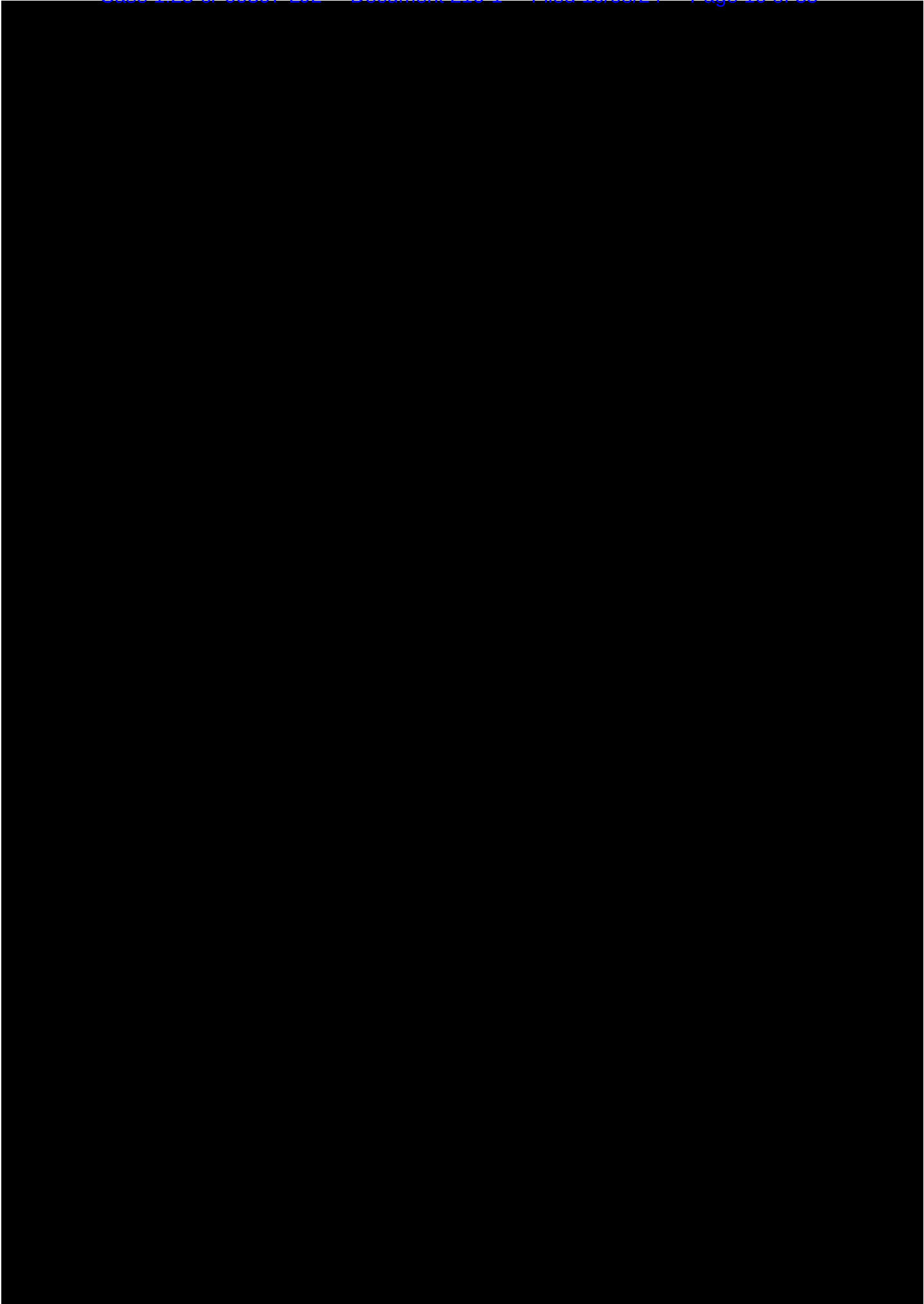
day is when I was able to take time off from work. When I returned, Michael and his friends completely remodeled a small, older jewelry store we owned. He did it with his own money and it was a complete surprise. I see Michael showing his children all the time how much he loves them.

When their father left the family, it was difficult for my sons but in a way, it brought us closer. My life would be very difficult without them, it would be impossible for me to live. I do not have anyone; they have all died. My sons are my only living relatives and they are my lifeline. They provide food, a home and care for me personally.

To say I love my children is not a strong enough expression. I adore my children they are my life. There is not a single night since this started that I do not worry for them. It overwhelms me as I don't know how to live without them. Please spare my family more pain, my grandchildren need them, and I need them. We are good people.

Klara Shvartsman

A handwritten signature in cursive script, appearing to read "Shvartsman", written in dark ink.



September 23, 2024

The Honorable Judge Liman,

My name is Brian Bogosian and I have known Michael Shvartsman for approximately 13 years. Though we first met in a business setting, over the course of the next 13 years I got to know Michael on a personal and intimate basis and feel compelled to share the Michael that I have known.

Michael, like me, came from very humble beginnings. He himself was an immigrant to both Canada and then the USA. Michael is a person of great heart and compassion, both for friends with whom he has an unshakable loyalty, to family including his brother and parents for whom he is really the Patriarch of the family, and especially to his Mother Klara who I have met on many occasions where he has taken her happiness, her security and her wellbeing as being his personal responsibility. I have seen Michael through his marriage to Sasha, one of the kindest human beings I have ever met, and his lovely children, for whom he is a present, very involved and loving father.

Michael is also an observant Jew, devoted to his religion and who follows scriptures in his day to day to life. He is generous in his personal philanthropy, again with an open heart and a giving nature. The Shvartsman table is always open to guests, both well-known and successful to simple people without status or wealth. Michael is incredibly intelligent and funny and is often the center of the conversation in groups, both small and large. He knows right and wrong and is quick in his advice to others, including me, to always guide us to doing the right thing and that doing the right thing and doing good is always rewarded in the grand scheme of life.

I need to pause to reflect on my own journey and the very difficult and heart wrenching past two years I have been through which are as a result of a divorce and the alienation of my two daughters, Ever now 18, and Lily age 15, who I miss very much. The depths of despair I was feeling were very profound and despite everything, Michael has gone through these past two years, he put aside his issues for me and always made time for a comforting word and very often tangible ideas on ways to reunite with them.

There were days I wasn't certain I would get through and his genuine and caring manner along with the grounded and very sound advice helped me and I'm not sure where I'd be today without that support.

This was not a call or meeting; it was hours and hours of deep and personal discussions. Michael has likewise supported countless people as mentor, advisor and devoted friend.

I believe strongly and with all my heart that Michael's positive impact on society and all those he touches are best served with his continued mission to assist his fellow man, and that his inner goodness and good deeds far outweigh any mistakes he has made in matters before this court. When the word Michael comes up I cannot help but think of the Yiddish word "Mensch", as he personifies it in all ways. I would ask the court to consider this statement, which I am prepared to make in person, under oath, in the disposition of the matter before the court. Thank you.

Respectfully,



Brian Bogosian

Brian A. BOGOSIAN  
San Francisco, CA



Dear Judge Liman,

My name is Antonina Onufriichuk,

I am writing to you about Michael Shvartsman. Michael and his Beautiful Wife Alexandra were my employers for approximately 4 years. I assisted them after the birth of their first son [REDACTED] and helped care for [REDACTED] until he was about 4 years old. I have been a nanny for many families and lived with many families both before and since and I can honestly say that I love and respect Michael and Alexandra more than anyone else that I have had the opportunity to work with.

In the 4 years that I lived with Michael and Alexandra I did not see Michael ever raise his voice at Alexandra and [REDACTED] or anyone else for that matter. Michael always left early to work in the AM and no matter how late he got home from work he made time to be with his son. He hugged, kissed and told [REDACTED] he loved him all day every day. [REDACTED] has always been closest to his father.

The children and Alexandra are the love of Michael's life, and I was and am envious of the way that he treats his wife and children. He is a model example of how a father and husband should treat his wife and family. I saw many people come visit their home and ask for assistance and their door was always open to everyone. All of the high holidays their home is filled with family friends and often strangers that had nowhere to go and everyone was always treated the same.

I often came to him for advice and one time he gave me advice that actually saved me from losing my life savings. I had a friend that invested her money with a company in the Philippines. I told Michael about the opportunity and that I wanted to invest my life savings so I could send more money home to my family in Ukraine and he told me it was a scam and that I should warn my friend. I did warn my friend, but she didn't listen. I again told Michael a few months later that my friend was still making those returns and I wanted to invest, and he strongly advised me not to do it. I'm so glad I listened because the following month my friend lost all of her money that she worked years to save.

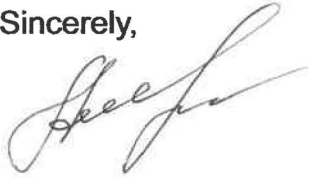
Most people you work for would not have taken the time to look onto the opportunity for me but Michael went out of his way to investigate the company and to make sure I didn't invest. He cares for and helps many people he is not just an employer.

Two years after I stopped working for Michael and Alexandra the Ukraine war started and I was deadly afraid what was going to happen to my adult children. I had to get them out of Ukraine so I could make sure their lives would be spared. The first person I called that I knew would help me was Michael and Alexandra. Michael immediately said

that he would do his best to try to get them out of the country and to America. He did it. He saved my children. Many of their friends have died because of the war and I can't thank Michael and Alexandra enough for saving my children's lives. He did all this without ever asking for anything. I know he has done the same for many other people.

Please be lenient to Michael. He is a wonderful, kind and generous man and that always does his best to help people without ever asking for anything in return from anyone.

Sincerely,

A handwritten signature in black ink, appearing to read 'Antonina Onufriichuk', written in a cursive style.

Antonina Onufriichuk

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Hallandale Beach 33009

Kravtsova1@gmail.com

305-200-7111



Page 1 of 3  
Dear Judge LIMAN. Sep. 23-24

I WRITE TO YOU ON BEHALF OF MY OLDEST SON, MICHAEL SHVARTSMAN. I WANT THE COURT TO KNOW THE VALUE OF MICHAEL'S LIFE AND PRESENCE IN ALL OUR LIVES. I LOVE BOTH MY SONS AND AM VERY PROUD OF THE MEN AND FATHERS THAT THEY BECOME. I AM ALSO VERY UPSET AT THEIR MISTAKES.

MIKE SINCE HE WAS A CHILD VERY UPSET AT THEIR MISTAKES.

MIKE SINCE HE WAS A CHILD VERY SERIOUS BUT SOCIABLE, INDEPENDENT AND HAD A VERY SMART MIND.

MY EX WIFE AND I WERE WORKING MANY HOURS WHEN MIKE WAS BORN AND FOR MANY YEARS AFTER THAT WE LIVED A HOME WITH MY PARENTS AND WE NEEDED HELP FROM THEM WHEN MIKE WAS A BABY.

AS MIKE GOT OLDER WATCHING HIM I FELT HE HAD ALREADY GROWN IN SO MANY WAYS, HE WAS GETTING HIMSELF READY AND FEEDING HIMSELF WHILE WE WENT TO WORK.

HE WAS A CHILD BUT HAD A MUCH OLDER MIND. WHEN MIKE WAS 5 YEARS WE PUT HIM IN KINDERGARTEN. GETTING TO KINDERGARTEN REQUIRED MY WIFE AND I TO TAKE THE BUS, THEN TO TAKE THE BUS HOME AND BE AT WORK ON TIME OR RISK



LOSING OUR JOBS, THE DECISION WAS MADE TO START SENDING MIKE ALONE ON THE PUBLIC BUS TO TAKE HIMSELF TO KINDERGARTEN. WHEN HE ARRIVED AT THE KINDERGARTEN HE WOULD CALL AS AT WORK LET AS KNOW HE IS OK. WHEN I THINK ABOUT THAT NOW, I FIND IT HARD TO BELIEVE BUT IT WAS NECESSARY. I HAVE A GREAT DEAL OF REGRET WHEN IT COMES TO MIKE, I FEEL I PUT TOO MUCH PRESSURE ON HIM TO BE A MAN, TO BE SUCCESSFUL, WE ENROL HIM AT PRIVATE SCHOOL, PIANO SKIING ANYTHING THAT I THOUGHT MIGHT MAKE HIM NOT LIVE THE LIFE THAT I WAS. IN 1993 WHEN MIKE WAS 22 YEARS OLD I LEFT TORONTO AND I WENT BACK TO UKRAINE. MY IDEA WAS TO MAKE A BUSINESS AND SEND MONEY HOME BUT I NEVER DID MY WIFE HAD SOME MONEY LEFT WHEN WE LOST OUR BUSINESS. I NEVER SUPPORTED MY FAMILY, MY BUSINESS WAS NOT SUCCESSFUL AND WHILE I WOULD GO AND VISIT MY CHILDREN MY NOT BEING PRESENT HURT THEM BOTH DEEPLY, MIKE HAD TO BE THE FATHER, THE HEAD OF THE HOUSE AND THE WAY TO A BETTER LIFE HE WAS SMARTER IN BUSINESS THAN ME. I MET ANOTHER WOMEN DIVORCED MY WIFE AND HAD TWO MORE CHILDREN.



I Love my wife and all my children. But Looking back on my life now I Realize there are many things I could have done Differently with my sons. A few visits were NO substitution for my being present every day in their lives. I have spent the last years and will until my dying day to be part of their lives and to make up for my mistakes. My greatest fear is that history will repeat it self and Mike will not be there for my grandchildren. I know now how much Mike & Gerald needed me.

I beg your honor to Recognize that a mistake does NOT Define a man that Mike & Gerald are good men who made a Terrible mistake.

Sincerely

MARK SHVARTSMAN.

To The Honorable Lewis Liman,

For the past decade, I have dedicated myself to serving the Western New York Community by leading Entrepreneur Support Organizations and managing startup companies. These organizations support innovators who build businesses that create jobs and open new opportunities for people across our community. Given my work, which is deeply rooted in purpose and lifting others, I'm naturally drawn to those who share similar values.

I first met Michael at a conference in Europe. As a successful, self-made entrepreneur, he had gained a reputation for supporting other entrepreneurs with sound advice, investment capital, business connections, and his time. Finding all these qualities in one person is rare, and I was eager to meet him. During our first conversation, Michael said something that truly reflected his values. When I asked why he continued to take on the stress of supporting numerous projects and companies—especially when he had already achieved financial security and had a young family—he replied, "It's not for the money. I just want to help build companies that do something special for the world."

Working on various ventures in the years since, I've seen Michael consistently live up to this statement. He has proven himself to be a selfless mentor, an unobtrusive investor, and an invaluable connector to his network. In my experience, people like Michael are vital to fostering a healthy entrepreneurial and business ecosystem. He thinks big, is dedicated to paying it forward, and consistently supports others in meaningful ways. The companies, employees and individuals who benefit from his generosity create positive ripple effects within their communities and Mike's actions will continue to inspire others to use their own time, resources, and talents to do the same.

Sincerely,

A handwritten signature in black ink, appearing to read "John T. Gavigan", written in a cursive style.

**John T. Gavigan**

# Sandra Levy

✉ sandra@StrongWithSandraLevy.com  
☎ 1-416-520-0298  
📍 377 Brook Avenue, Toronto, ON,  
CANADA

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Your Honour,

My name is Sandra Levy of 377 Brooke Avenue, Toronto, Ontario. I own a health and wellness company.

I have known Michael Shvartsman of Miami, Florida for 30 years. We had a romantic relationship for under 10 years, and remained friends over the past two decades.

I understand that Michael Shvartsman has been facing a legal battle. He is very upset about the charges and his plea and I believe he is very sorry for the involvement he has had.

He has been under stress trying to resolve this matter in the best of his ability. Even though he has been charged and has plead guilty I would continue to trust Michael Shvartsman with my own finances and investments, my husbands finances and investments and my children's finances and investments and believe him to be honest and trustworthy.

I can say that in all the time I have known him, Michael Shvartsman has been a decent, hardworking and trustworthy person. I believe any behavior he displayed that caused him to be charged was an isolated one-off event.

Yours faithfully,

Sandra Levy,

*Sandra Levy*

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September 7, 2024

Dear Judge Liman:

My name is Alexandra Shvartsman, I am writing you today on behalf of my beloved husband, Michael Shvartsman who is scheduled to appear in your court for sentencing.

Michael and I met 11 years ago at a mutual friend's house. When I first met him, I immediately noticed his confidence, outgoing spirit and how smart and kind he was. When Michael met my family and friends, he immediately demonstrated his kindness and respect. I knew right away he will be my rock, my protector and my soulmate, the person that I want to spend the rest of my life with.

Since that day I never doubted that I have made the best decision of my life is marrying this man. We have been married for over 9 years, the best years of my life. Michael is my best friend and the most wonderful father I could have dreamt of for my children. We have 3 children together: [REDACTED] 8 years old, [REDACTED] 4 years old and baby J [REDACTED] 1.5 years old. Michael always makes our family his first priority. Even with his busy schedules he has never missed our son's soccer games, parent teacher conferences and all the performances our kids have. He loves to help me with bathing them and putting them asleep. He is the best in doing math homework and also he is the man who would wake up in the middle of the night and make a bottle of milk for the baby. He is the biggest supporter and example for our children.

When Michael was arrested, I was in shock. My whole world collapsed. I couldn't believe it. When my husband and I met, he was already a successful man. Whoever knows him, they all know that he is not that type of a man, who is trying to make money by breaking the law. My husband was not born or raised in a privileged family, he has had to work hard every single day since he was a young child and does so even until today.

Being Jewish, my husband's family faced antisemitism, including violence and deliberate acts of discrimination in USSR, they had to immigrate to Canada when my husband was a young boy. When his family finally arrived to Canada, they had only \$500 with them to start a new life in Canada for 5 people including Michael parents and grandparents.

My in-laws worked so hard just so my husband and his brother had some food on the table. Michael began working by helping his parents working in their jewelry business on the weekends when he was 12 years old. He has worked hard all his life in factories, selling T-Shirts on the streets of Toronto, installing roofs and sleeping on air mattresses,

not spending a lot of time as a family because everyone had to work a lot to survive and a lot more. These things made my husband strong and gave him the will to overcome life's obstacles. This makes me very proud of my husband and his achievements, His story can give hope to immigrants all over the world who wants to come to Canada or USA and start a new and better life in these lands of opportunity. I came from Russia to USA as an immigrant as well when I was 21 years old. My father was killed when I was 3 years old. Everyone makes mistakes, so my husband did, and he understands that. He is always ready to help everyone either you need advice, financial support or just being a listener. Always honest and straight forward. He always inspires me to be a better person.

When a family member or friend needs help, Michael is the first call anyone makes. He is willing to do anything he can to help anyone and does so on a regular basis. My friend was married with 2 children and her husband lost his job. Their cars were repossessed by the bank and they were evicted from their home for not paying their rent and were basically about to be homeless. Her husband went to see Michael and Michael supported them until they were able to get out of their situation. Michael had only met her husband a few times and did all of this without even telling me. He might look like strong man, because life made him this way, but he has the biggest heart.

My husband is generous with his time and energy. The way how he treats our children, my family, and me the words can't describe. He is always there for us. My kids and I fully depend on him, since kids are still young, I'm fully involved with them. I can't imagine my life without him and him being in prison. I will be totally lost, since he is in full control of our finances and day to day life. Michael has been our family's sole provider. I am personally dependent on my husband.

[REDACTED]

Imprisoning Michael will be a greater sentence to the children and I then to Michael. It will not only affect the ability for children to see him and be with him, it will also be difficult for me to sustain a household on my own. Especially nowadays, being a Jewish family. Our children attend a religious Jewish school and knowing what is going on in the world, how the world is turning against our Jewish population, I'm so scared for my children to stay alone without their father.

I am very sorry that Michael violated federal law. He made a serious mistake and he knows it. He is a loving father with a mature sense of duty. I know Michael will be an example of how to learn from mistakes and use life experience to be of service to others.

I ask that your sentence be merciful and not punitive, and that you take into account all the people whose lives and hearts he has touched who will consequently miss him, and

especially how his absence will affect the lives of our young children. Your Honor, I hope you will keep my words in mind.

Sincerely,

A handwritten signature in black ink, appearing to read 'AS' or 'Shvartsman', written over the printed name.

Alexandra Shvartsman  
18555 Collins Ave Suite 2701  
Sunny Isles Beach, Florida 33160  
[saramelnik@gmail.com](mailto:saramelnik@gmail.com)  
954-294-8709



September 28, 2024

Dear Judge Liman,

I am writing this letter because I think it's prudent to define what kind of a person Michael is. My name is Ron Basch and I have been dear friends with Michael since we were 12 years old. I live in Toronto, Ontario and we have still maintained a close and continuous relationship.

I was incredibly fortunate to be able to grow up with both Michael and his family.

We met early on in life as we lived just down the street from one another. Once friends we were inseparable. Our summer days began at 8am playing tennis together and only going home at dusk. I remember we went to a sleepover camp (Camp Northland). It was my first time away from home and Michael's 3rd I believe. It was just a fun summer but for me very intimidating as I was a small child and picked on regularly. Michael became my instant protector. I'm not a very big person in stature (at the time I was 5'2" on a good day) however, I had Michael to always make sure people wouldn't engage in fights or insults with me. He never had to be physical with anyone as he was a big kid. He protected me for years until I was able to look after myself.

To show you the level of dedication to his friends, I want to share a story. We were playing around in our cabin one night and Michael went to splash Coca Cola at me and the can slipped from his hand, hitting me in the forehead. Michael immediately started crying, his willingness to show such an emotion in front of a group of adolescent boys was surprising. He was so distraught, he carried me over a kilometre to the infirmary. I've never seen him so upset and apologetic. It truly was an accident, but Michael carried the mistake with him continuing to apologize for many months.

When I was 14 his parents gave me my first job, selling jewelry for their downtown store my home life was difficult and it was a good escape. A week before my 16th birthday I was having dinner with Michael, Gerald and his family when I was asked to come home as my parents needed to talk to me. I went home immediately only to find out that my parents had decided to get a divorce. This was a traumatic experience for me as it would be for most. I immediately ran back to Michael's where I was consoled and asked to stay as long as needed. I don't know what I would have done without his friendship at that time..

Michael taught me a lot growing up. From dating to education to business and even how to navigate life in general. He has raised himself up to be a good businessman and has never forgotten any of his friends. Michael is not about status, he is about loyalty. When my father died in 2022 Michael was there for me immediately. He told me to hold onto all the great memories and how good of a son I was. He grew up with my dad as well. He was affectionately known to my friends as Mr B.

40 years later I'm proud to call him my friend. He's an exceptional human with the biggest heart. He is a devoted husband and an incredible father to 3 beautiful children, the youngest being 16 months.

I'm happy to get on a plane tomorrow and speak with counsel and or prosecution and swear under oath of this man's integrity. He made a stupid mistake which I know he regrets terribly.

It would be catastrophic if he could not be there for his children. I think he would be better served at paying a fine and or talking and teaching others about what not to do and the price it could cost you. Michael is an incredible teacher. He's a bright man and can only do good in the future..

A handwritten signature in blue ink, appearing to read "R-Basch", with a stylized flourish extending from the end.

Ron Basch  
Platform Building Group  
3-170 Wicksteed Ave.  
East York, ON M4G 2B6  
O. 416.423.8445  
M. 416.678.4436

We would like to express our deepest gratitude to Michael and Alexandra Shvartsman, who graciously sponsored us when we fled Ukraine under the U4U Humanitarian Parole status. Though they had no obligation to do so, they chose to open their hearts and help us, expecting nothing in return. Their kindness and generosity in sponsoring us out of the goodness of their hearts has changed our lives forever.

We are forever grateful to Michael and Alexandra for their incredible act of compassion, which has allowed us to rebuild and hope for a better future.

With heartfelt thanks,  
Sergey, Tetiana, and Dasha Koltsov's

A handwritten signature in black ink, appearing to be 'Dasha Koltsov', with a long horizontal flourish extending to the right.

X T M I N C .

September 27, 2024

The Honorable Judge Liman,

Regarding: Michael Shvartsman

I write to you to show my support, respect and gratefulness to Michael Shvartsman. I met Michael around 2015 related to our mutual involvement with Payfare, a fintech start up. The platform offers digital banking and instant payments to customers.

As the founders and I struggled to find ways to scale the company, Michael came in and changed the game through his astute strategic counsel and relationships. We were adding one driver at a time to our daily pay for Uber-driver's solution. Michael's guidance helped us to take the company beyond the success of the founders. Within a short time, Payfare had a half-billion market cap.

I met Michael because of Payfare, but he stands out to me for other reasons. After my initial intimidation of Michael's success, stature and intelligence subsided, I began to see him as a friend, a helper and partner. As a woman in a predominantly male-dominated industry I began to rely on Michael for his advice. He has a keen ability to see around corners. He warned me of deals that would not be good for long-term gain and conversely brought to me relationships that to this day generate opportunities for my company. Based on all my experience with Michael, he has never been one to cut corners and seek personal gain.

The most significant thing about Michael's support is that he has done this without any prospect of personal gain. I am not part of his peer group, I am not a friend in that I do not know his family or children though he talks about them glowingly, and I am completely out of his league financially. Despite this, he has been kind and mentored me for which I am forever appreciative. Without him I am confident that I would not have the measure of success that I have now.

Michael is someone you want in your corner. He is brutally honest, he does what he says he's going to do, so vastly different from many other successful businessmen I've met, especially in the Miami business scene. Could Michael's honesty and transparency create issues for him, probably. However, I'll take Michael's refreshingly wear-it-on-his-sleeve approach every day, any day. I rely on Michael; I trust Michael and I am not sure how to replace his ongoing guidance and support.

Sincerely,

A handwritten signature in black ink, appearing to be 'Marilyn Schaffer', with a stylized, overlapping loop structure.

Marilyn Schaffer  
Chief Executive Officer  
XTM



Honourable Judge Liman,

We are Vickie and Michael Zemelman, and we reside in Toronto, Canada. We have had the privilege of knowing Michael Shvartsman for approximately 30 and 35 years respectively. During these many years of close and consistent contact, we have come to know Michael and his family very well, forging a deep and meaningful friendship that has endured through the years.

Michael Shvartsman is a dedicated, responsible, and compassionate individual. We were witnesses to him being a loving and devoted son and brother, stepping into the role of a father figure after his parents' divorce. Since his father left the household, Michael has not only taken on the responsibility of caring for his mother but also for his younger brother, ensuring that they both had the support they needed during a challenging time. He has maintained his duties to his mother and brother consistently to this day. His selflessness and dedication to his family speak volumes about his character.

Michael's commitment to family extends into his own household, where he is a remarkable husband and father. We have seen firsthand his devotion to his wife and children, and his tireless efforts to ensure their happiness and well-being. He is patient and kind and we sincerely enjoy spending time with them as we get to witness their happiness. His deep sense of responsibility to his family is one of his most defining traits.

Throughout the years, we have also called upon Michael for his business advice, which has always been sound and helpful. He has a keen sense of responsibility and wisdom in his professional dealings, and his guidance has been invaluable to us. During a particularly difficult time in our lives, Michael's support went beyond words—he even helped us financially, with no strings attached, demonstrating his generosity and willingness to help others in need. Moreover, Michael has also been a loyal and compassionate friend. During our own family's tribulations, he has been a constant source of support, offering not only his friendship but his empathy and understanding during difficult times. His unwavering loyalty and kindness are qualities we have always admired.

We know him to be a man who supports his community. Michael has been deeply involved in the Jewish community, contributing to his local synagogue and Jewish causes. He is always willing to give back and lend a helping hand. His generosity and dedication to these causes reflect his commitment to making a positive impact on those around him.

While we understand that Michael is currently facing consequences for a lapse in judgment, we firmly believe that this one moment does not define who he is as a person. Over the many years we have known him, Michael's positive actions, behavior, and character have far outweighed any single misstep. He is a man of integrity, generosity, and deep personal responsibility, and we know that this moment of poor judgment is an exception rather than the rule.

We hope that you can take into account Michael's lifetime of good deeds, the love and care he has shown to his family and friends, and the positive contributions he has made to his community. He is so much more than this one bad decision, and we believe that his true character should not be judged solely by this incident.

Thank you for your consideration of our letter.

Sincerely,

A handwritten signature in black ink, appearing to be 'VZ' with a flourish.

Vickie Zemelman

October 4, 2024

A handwritten signature in black ink, appearing to be 'MZ' with a large loop.

Michael Zemelman

OCT 4 / 2024



Mark E. Reimann  
4 Concord Drive  
Orchard Park, New York 14127

October 5, 2024

The Honorable Judge Liman  
United States District Court  
Southern District of New York

Dear Judge Liman:

I am writing to provide a character reference for Mr. Micahel Shvartsman, whom I have had the privilege of knowing both professionally and personally. As a former Senior Special Agent with nearly thirty years at Homeland Security Investigations (HSI), I have encountered individuals from all walks of life. Over the course of my career, I gained a unique perspective into people's true character through the most challenging of circumstances.

Now retired, I have taken on a role in the private sector, an experience that has afforded me the opportunity to work closely with Michael at Joblio, a company that helps immigrants and refugees find meaningful employment while supporting them through various wrap-around services.

Upon joining Joblio, I quickly came to know Michael as a leader who not only possesses impressive business acumen, but also exemplifies the qualities of an outstanding mentor. His dedication to guiding others, accessibility, and genuine willingness to share knowledge have profoundly impacted my growth in the private sector. Michael's mentorship helped me transition into a leadership role, instilling in me the confidence needed to make sound decisions for the company and our employees. Under his direction, Joblio has flourished from a startup to an international brand benefiting countless individuals in need of opportunity and support.

Beyond our professional collaboration, I have come to know Michael on a personal level. He is deeply dedicated to his family, as evident through his loving and involved relationship with his three young children. Observing his compassion as a father, I am reminded of my own journey raising three children, and I admire the way Michael nurtures and guides his family. It is a testament to the kind of person he is, someone who leads not just with his mind but with his heart.

Michael's generosity extends beyond his family to his friends, colleagues, and even acquaintances. He has an unwavering willingness to help others, whether by offering support,

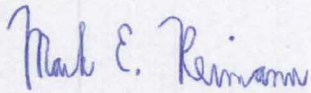


making connections, or simply being there during difficult times. This generosity is not transactional; it comes without expectation of anything in return. His actions speak volumes about his character, consistently putting others before himself and seeking to uplift others around him.

In a world where genuine friendship is rare, I consider myself fortunate to count Michael as a true friend. His integrity, kindness, and unwavering support for others are qualities that make him not only a remarkable professional, but also an exceptional human being.

Thank you, Your Honor, for considering my perspective as you deliberate. It is my hope that these words convey the essence of Michael's character and his positive influence on the people around him.

Sincerely,

A handwritten signature in blue ink that reads "Mark E. Reimann". The signature is written in a cursive, flowing style.

Mark E. Reimann

Dear Judge Liman,

I write to you on behalf of myself and my wife Lisa Santos, For some background I have know Michael's brother since grade school. In 2006 I was introduced to Michael through his brother when both he and I were living in Toronto at the time. Both myself and my wife currently reside in Aventura Florida.

From the beginning of our friendship in 2006, I can not say enough about the respect I have for him as a friend, a mentor and a genuinely caring individual. I have been there for the birth of all his children and watched him build a beautiful family, I have watched him take care of his ailing mother over the years and I have witnessed numerous acts of generosity and caring towards individuals in his circle of friends and those in need of help around him in the community.

My true testimony of Michael's character is based in my own experiences with him throughout the years. He has always provided honest opinions and helped guide me in becoming a successful family man myself and provided invaluable knowledge and mentorship in my career and business in the technology field.

I would like to share with you a true example of his generosity and will to help others in the example of my wife's business. In 2010 My wife was looking to establish a business in the Medical Skin Care Business, She was knowledgeable in the field but lacked the business acumen and background to start the new venture. We both approached Michael for help in guidance, not only did he mentor her over the years, but he also provided her with free office space when she was just starting and couldn't afford to pay rent. Most importantly he provided the generosity of his time and effort to care in helping her succeed.

We can both adamantly state that we have never know Michael to conduct himself in a unscrupulous or unethical manner. I have always known Michael to be the first one to guide those around him to be righteous and honest, its evident in the respect and love that so many of his friends and associates have for him and its evident in the beautiful family he has and the way they conduct themselves.

Our family is close to Michael's family, and we have witnessed the impact this case has had on his young children.

[REDACTED]

Judge Liman, I understand the circumstances that Michael finds himself in today and I can tell you with full confidence knowing Michael as a close friend and seeing firsthand how he conducts himself in every aspect of life, it is lack of judgement or unawareness that has brought him to the predicament he currently finds himself in.

It is not an excuse, but Michael is a good man who had an error in judgment, but he has a lifetime of positive that he has brought to people around him.

I hope you take this letter into account and are lenient in your sentencing decision so Michael can return quickly to his young family and the community that cares so much for him.

Sincerely

  
Igor Matrosov

Sincerely

  
Lisa Santos



+1 888.573.0986



scorepromotions.com



88 St. Regis Cres S, North York, ON, M3J 1Y8



3115 NW 10 Ter #105, Fort Lauderdale, FL, 33309

October 5, 2024

Dear Judge Liman,

I met Michael Schvartsman in 2009. We met through mutual friends and as soon as we were introduced, I knew we would become great friends. From the minute we met he made me feel welcomed. and now I feel like family. It feels like I have known him all my life. In many ways he has become like a father figure to me or like an older brother I never had. There is 10 years difference between us.

In my professional life, I am the founder and CEO of Score Promotions. I have been in this business/industry since 1998. We create custom branded merchandise for of the world's largest brands such as Deloitte, Salesforce, Budweiser, TD Bank, L'Oreal and many more. I can say with the utmost confidence that a big part of my success is attributable to Michael. From the moment we became friends, I looked up to him as mentor and would always call him when I would need career and business advice. Not only would he answer any questions I had at any given time, but he truly took an interest in my success and career path. Over the years as my business would grow and my needs and challenges became greater, he was always there as a sounding board for me. During some of my more difficult times in business, he helped guide me in the right direction. Any chance Mike would have to introduce me to a potential client, whether it be a friend of his or a business associate, he did it out of the kindness of his heart without ever expecting anything in return. He was just happy to see my business grow and never cared to benefit from it. I respect him.

On a personal level, Michael has been my rock. In 2015 I was at a crossroads in my life and dealing with a very difficult divorce. Mike was there for me at all hours of the day or night. I can say with all my heart that thanks to him, I got through it and was very fortunate to have a friend like him during this trying time. In 2017, before my first daughter was born, my fiancée and I decided to move to Florida so I could continue to expand my business in the USA. We had no family members in Florida and moving away from our hometown Toronto was that much easier having a friend like Mike. He insisted (and still insists) that on every Thanksgiving, Rosh Hashanah, Passover, or any other holiday we were together with his family. Over the years we both started to have more children. Our wives became incredibly close and our kids are growing up together. Watching our families grow together gives me immense joy and gratitude for our friendship.

In May of 2023, my fiancée and I decided to plan a wedding in Italy with less than 30 days' notice. We knew that we would have a very small turnout given the short notice. Mike was the first person I called to share the news. Without any hesitation, he said "We will be there!". And to no surprise, him and his wife Sasha flew to Venice to join us in our celebration. At our reception, Mike was seated to my left, and my biological brother was seated to my right. This goes to show how much respect and admiration I have for Mike. To my family, Mike is the most loved, the most caring, the most generous, and the most thoughtful human being.

I can say with all confidence that Mike has without a doubt had the biggest positive impact on my life. I love him like a brother and can truly say that he is salt of the earth.

Regards,

*Tom Greenberg*

Tom Greenberg





Dear Judge Liman,

I'm writing to share my thoughts about Mr. Michael Shvartsman, whom I've had the pleasure of knowing for over six years. In this time, we've worked together across several ventures, and I've come to see him as a person of strong integrity, sound judgment, and unwavering ethics.

I first got to know Mike when he invested in my company. Although the product we developed didn't make it to market, Mike stayed involved as a supportive partner and mentor. His commitment to our efforts, even when things got tough, showed a lot about his character. He's always been there to offer advice and guidance, making him a reliable business partner through it all.

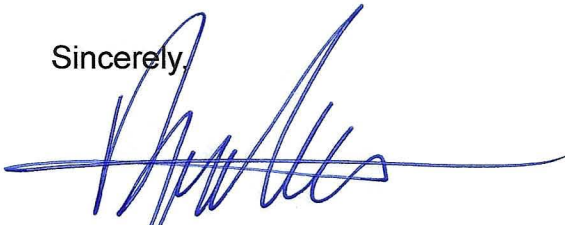
Currently, I serve as the Chief Technology Officer for two other companies where Mike is an investor. Through this role, I've had the chance to see how dedicated he is to being fair and transparent in his work. Mike is the kind of person who sticks to his word and ensures that every decision is made with honesty and respect for others.

Mike's integrity and moral character extend beyond his professional endeavors. I've known Mike to be someone who others can trust and rely on, and he treats everyone with respect and dignity. I believe these qualities make him not only a successful business partner but also a valuable member of the community.

I respectfully ask that you consider this reference as a testament to Mike's character and the positive impact he has had on those around him. Please feel free to contact me if you require any further information.

Thank you for your time and consideration.

Sincerely,



Dimi Paun.



## חיוך של ילד

תמיכה וליווי לילדים  
חולי סרטן ומשפחותיהם

Honorable Judge Liman,  
October 7, 2024

We are the Child's Smile Project, working with and supporting children with cancer in Israel. Our mission is to accompany them and their families during cancer treatments, both while they are in the hospital and during breaks when they return home. Our main activity is flying children with cancer, some of them terminal, on a dream fulfillment trip to Miami and Orlando.

This project began in 2022 and was sponsored and paid for by a company Michael is an investor in. Michael has been a huge supporter both financially and personally. The first mission was so successful and made so many children realize a dream that we have been doing this every year .

In 2023, Michael again helped us and organized donations from several friends in the United States. He was also a large supporter of our 2024 trip. Currently, we are working on our upcoming trip in February 2025. We will fly 24 families of children with cancer to Orlando. We have also expanded the program to include some families with children with cancer who were affected by the Hamas attack on October 7th and were evacuated from their homes.

Michael is an amazing man who has helped put a smile on many children's faces who have little to smile about. Michael and his family are planning on attending the February 25 trip.

I would be happy to fly in from Israel and attend the sentencing, but the sentencing is taking place on Sukkot which is a religious Jewish Holiday.

Sincerely,

Noam Nizri







## חיוך של ילד

תמיכה וליווי לילדים  
חולי סרטן ומשפחותיהם

